

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

JUSTIN SMITH

Debtor(s)

Case No. 06-02912

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/22/2006.
- 2) The plan was confirmed on 06/14/2006.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 02/19/2010.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/17/2009, 10/14/2010.
- 5) The case was completed on 05/20/2011.
- 6) Number of months from filing to last payment: 62.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$3,100.00.
- 10) Amount of unsecured claims discharged without payment: \$9,155.06.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$16,292.74
Less amount refunded to debtor	\$5.41

**NET RECEIPTS:** **\$16,287.33**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,969.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$764.54
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,733.54**

Attorney fees paid and disclosed by debtor: \$31.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN FAMILY INSURANCE	Unsecured	183.46	NA	NA	0.00	0.00
CAB SERVICES INC	Unsecured	30.00	NA	NA	0.00	0.00
CAVALRY PORTFOLIO SERVICE LLC	Unsecured	316.75	NA	NA	0.00	0.00
CREDIT PROTECTION ASSOC	Unsecured	443.03	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	92.00	595.00	595.00	595.00	0.00
NATIONAL ACTION FIN SRV	Unsecured	2,154.70	NA	NA	0.00	0.00
NATIONAL CAPITAL MANAGEMENT	Unsecured	NA	343.51	343.51	34.35	0.00
PLAZA ASSOCIATES	Unsecured	593.92	NA	NA	0.00	0.00
RMCB COLLECTION AGENCY	Unsecured	410.34	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	NA	1,257.01	1,257.01	125.70	0.00
TATE & KIRLIN ASSOC	Unsecured	849.31	NA	NA	0.00	0.00
WELLS FARGO FINANCIAL ACCEP	Unsecured	NA	3,036.76	3,036.76	303.68	0.00
WELLS FARGO FINANCIAL ACCEP	Secured	10,395.00	10,395.00	9,252.78	9,252.78	2,242.28

<b>Summary of Disbursements to Creditors:</b>			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$9,252.78	\$9,252.78	\$2,242.28
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$9,252.78</b>	<b>\$9,252.78</b>	<b>\$2,242.28</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$595.00	\$595.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$595.00</b>	<b>\$595.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$4,637.28</b>	<b>\$463.73</b>	<b>\$0.00</b>

<b>Disbursements:</b>		
Expenses of Administration	<u>\$3,733.54</u>	
Disbursements to Creditors	<u>\$12,553.79</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$16,287.33</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/23/2011

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.